

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Denise Moza Gorden
Debtor

Case No. 23-01023-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 13, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2024:

Recip ID	Recipient Name and Address
db	+ Denise Moza Gorden, 5307 Birchwood Drive, Tannersville, PA 18372-7734
5542045	+ Jonestown Bank & Trust Co., 2 West Market Street, Jonestown, PA 17038-9628

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5539783	Email/Text: caineweiner@ebn.phinsolutions.com	May 13 2024 18:42:48	CAINE & WEINER, 5805 SEPULVEDA BLVD 4TH FL, SHERMAN OAKS, CA 91411
5539784	+ Email/Text: commonwealth@ebn.phinsolutions.com	May 13 2024 18:42:00	COMMONWEALTH FIN SYSTEMS, 245 MAIN STREET, SCRANTON, PA 18519-1641
5539785	+ Email/Text: electronicbkydocs@nelnet.net	May 13 2024 18:42:00	DEPT OF ED/NELNET, 121 SOUTH 13TH STREET, LINCOLN, NE 68508-1904
5539786	+ Email/Text: bk-admin@jbt.bank	May 13 2024 18:42:00	JONESTOWN BANK & TRUST, 421 EAST PENN AVENUE, CLEONA, PA 17042-2400
5539787	^ MEBN	May 13 2024 18:37:43	KML LAW GROUP, STE 5000-BNY INDEPEN CTR, 701 MARKET STREET, PHILADELPHIA, PA 19106-1541
5548317	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	May 13 2024 18:42:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
5546104	EDI: Q3G.COM	May 13 2024 22:41:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
5539788	+ Email/Text: enotifications@santanderconsumerusa.com	May 13 2024 18:42:00	SANTANDER CONSUMER USA, 8585 N STEMMONS FWY STE 1100-N, SANTANDER CONSUMER/GOLF, DALLAS, TX 75247-3822
5539789	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 13 2024 18:42:00	SELECT PORTFOLIO SERVICING, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
5554865	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 13 2024 18:42:00	U.S. Bank National Association, at. el. c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
5539790	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 13 2024 18:42:00	US BANK NATIONAL ASSOCIATION, 3217 SOUTH DECKER LAKE DRIVE, SALT LAKE CITY, UT 84119-3284
5541393	+ Email/Text: electronicbkydocs@nelnet.net	May 13 2024 18:42:00	us department of education c/o nelnet, 121 s 13th st, lincoln, NE 68508-1904

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Jonestown Bank & Trust Co., 2 West Market Street, Jonestown, PA 17038-9628

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael Patrick Farrington	on behalf of Creditor U.S. Bank National Association as trustee, in trust for registered holders of Chase Funding Mortgage Loan Asset-Backed Certificates, Series 2004-2 mfarrington@kmlawgroup.com
Paul C Bametzreider	on behalf of Creditor Jonestown Bank & Trust Co. pbametzreider@barley.com dhiggins-king@barley.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Denise Moza Gorden lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 5

Information to identify the case:

Debtor 1

Denise Moza Gorden

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9757

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:23-bk-01023-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Denise Moza Gorden
aka Denise M. Gorden, aka Denise Gorden

5/13/24**By the
court:**

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.